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(54) Title: COMPUTERIZED COMMUNICATION PLATFORM FOR ELECTRONIC DOCUMENTS

(57) Abstract: An integrated electronic document management system and method is disclosed for generating, storing, retrieving, handling, tracking, transmitting, encrypting, decrypting and using electronic documents in a network or online environment. When generating a document, a template and question and answer file are communicated to the user's browser corresponding to a user-selected document type. Answers to the questions are input directly into the document-in-progress as they are entered by the user. An answer file is then sent to a server to generate the electronic document. The electronic document may be securely stored in an electronic safe deposit box. Activity with an electronic safe deposit box is tracked, and automatic email notices are periodically sent to users of the computer network. The network further facilitates the issuance of a private and public key to users associated with a unique alphanumeric pass-phrase allowing the user to encrypt, decrypt and digitally sign electronic documents within the computer network.

**COMPUTERIZED COMMUNICATION PLATFORM
FOR ELECTRONIC DOCUMENTS**

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10 **I. FIELD OF THE INVENTION**

 The invention relates to the generation, storage, retrieval, handling, tracking, distribution, encrypting, decrypting and use of electronic documents, and more particularly to efficient and secure storage, retrieval, access and use of electronic documents on an open network or group of servers such as the Internet, a closed network or group of servers such as
15 an Intranet, or a local area network ("LAN"), and recording and reporting the access to and the activities performed with respect to such electronically-stored information, data and documents.

II. BACKGROUND OF THE INVENTION

20 The generation of electronic documents has long been accomplished by word processor applications and other programs such as computer aided-design ("CAD") applications, databases and spreadsheets. An obvious advantage of electronic documents is that they are often similar to, or based upon, earlier documents, and the earlier documents can simply be modified to generate the new document.

25 A common problem with the generation of electronic documents via this modification method, however, is that the user must manually search for the location of information that must be replaced, and manually replace it. Oftentimes, certain items of old information are

inadvertently retained in the new document. In addition, storage of each modified document requires roughly the same space as the original, notwithstanding the fact that much of the information is common to many documents.

Another approach to the generation of electronic documents consists of modifying
5 form files. Prior art forms, such as legal forms, on the Internet are either non-interactive (*i.e.*, static), or are interactive based upon answers to certain questions that are relayed from the user's browser to the web site's server, prompting the server to send additional information back to the user's browser prompting another question. This exchange of information can be a slow, tedious process. A more efficient model for document generation and storage is thus
10 needed.

Traditionally, electronic documents have been stored on a storage device such as a floppy diskette or hard drive, or on remote storage via a network. More recently, companies have looked to become "paperless," wherein substantially all documents, including very important documents, may be generated and securely stored electronically.

15 Just as with storage of paper documents, however, electronic storage can require large and costly quantities of "space." As electronic documents are accumulated, additional storage devices must be acquired and maintained by trained information systems personnel. One approach to reducing the costs of electronic storage has been to "outsource" storage to a remote site, where economies of scale may be had and the storage devices are maintained by
20 third parties. Even this solution, however, can be expensive.

Some online systems ("Internet Hard-Drive Systems") have also approached these issues by allowing users to electronically store information, data and documents via the Internet. However, the Internet Hard-Drive Systems are predominantly focused on serving as an alternative to the user's hard drive maintained on his personal computer or network server.
25 In order to communicate or collaborate with a third party regarding a document, the Internet

Hard-Drive System does not facilitate the conversion of a physical document into an electronic document. Also, Internet Hard-Drive Systems do not provide the level of tracking and document history to allow the user to properly control and manage access to the document.

5 Other methods to share documents among people include mail, overnight delivery or other private courier/hand delivery service, fax and email. All of these methods have inherent advantages and disadvantages. Mailing documents or sending documents by overnight delivery or other private courier/hand delivery service is costly, labor-intensive and slow. Faxing a document is also labor intensive, is dependent upon open access through telephone
10 lines, and requires both the sender and the recipient to have access to fax machines. Sending a document as an attachment to email spreads email viruses, may not be opened with certain word processing programs, requires the sender to know the recipient's current email address, requires the sender and the recipient to maintain an email address, may suffer from lack of security if transmitted over the Internet, and may require that the recipient access the email
15 and attachment only on the computer that received such email.

 In a preferred embodiment, these problems are solved by an electronic safe deposit box system (the "ESDB System") of the present invention. The ESDB System identifies each of the users and each of the electronic files representing written information, data or documents with an alphanumeric code. The ESDB System electronically stores written
20 information, data and documents sent to the ESDB System: (a) by mail, or by overnight delivery or other private courier/hand delivery in hard copy, which hard copy is electronically scanned and converted it into an electronic file; or (b) by fax which is converted to an electronic file and automatically inserted into the user's dedicated area within the ESDB System (collectively, "Offline Documents"). A person of ordinary skill in the art would
25 appreciate that information may also be transmitted to the ESDB System in other ways, such as via e-mail or modem.

Thus, there is a need for an integrated system for generating, storing, retrieving, accessing, managing, distributing, tracking and updating electronic documents, as in a preferred embodiment of the present invention.

Another prior art problem with electronic documents is the authenticity and credibility
5 of electronic signatures attached to them. This issue is currently addressed in the prior art through the use of a double key system, in which a private key of the sender is used to encrypt the hash value of an electronic document, and a public key of the sender is used by the recipient to decrypt the hash value and also calculate the hash value of the electronic document. The problem with this double key system is the difficulty in its use to encrypt and
10 decrypt an electronic document. Another problem is that the private key typically resides solely within the user's personal computer or server. Thus, there has arisen a need for a more efficient system for providing security for electronic documents.

Another problem with telefacsimile transmissions is that the transmission is sent to a particular telefacsimile number that is associated with a particular telefacsimile machine. The
15 recipient of the telefacsimile may not be near the telefacsimile machine to retrieve the fax. Also, the telefacsimile transmission produces a paper document that may be read by other people who have unauthorized access to the telefacsimile machine. Thus, a need has arisen for a more efficient and secure way to communicate electronic documents among users.

III. BRIEF DESCRIPTION OF THE DRAWINGS

20 References are made to the following description taken in connection with the accompanying drawings, in which:

Fig. 1 is a screen shot of an initial HTML page after the system has authorized the user to enter the system and access its functionality;

Fig. 2 is a screen view occurring after a user has selected the "Start-Up and Small
25 Business Legal Department" option from the menu shown in **Fig. 1**;

Fig. 3 is a screen view of a dynamic HTML page occurring after a user has selected "Start-Up and Small Business Legal Department – Legal Forms" option from the menu in **Fig. 2**;

Fig. 4 is an exemplary screen view showing a menu of available legal forms after the user has selected the "Business Trusts" option in the menu of **Fig. 3**;

Fig. 5 shows a menu of general information to assist the user in the generation and storage of an electronic document;

Fig. 6 shows the contents of an applet containing a series of questions that may be associated with the creation of a Business Trust for a Single Beneficiary;

Fig. 7 shows the contents of an applet showing the electronic document in progress, again for the Business Trust for a Single Beneficiary;

Fig. 8 shows the applet referred to in **Fig. 6** with the first question answered with "February";

Fig. 9 shows the applet referred to in **Fig. 7** containing a partially completed legal document reflecting the information previously inputted by the user;

Fig. 10 is an exemplary screen view presented to a user that is a member of the ESDB System;

Fig. 11 is an exemplary screen view presented to the user who has selected to enter the ESDB System from the screen shown in **Fig. 10**;

Fig. 12 shows a menu of electronic documents contained in the user's electronic safe deposit box to the user who has correctly inserted a PIN in the appropriate place on the screen shown in **Fig. 11**;

Fig. 13 shows a menu of electronic documents contained in the user's electronic safe deposit box with the history of the Business Trust – Single Beneficiary that was previously created with the electronic form generator;

Fig. 14 shows a separate "pop-up" screen with the Business Trust – Single Beneficiary

generated document after the user has selected to view such document;

Fig. 15 shows a menu of electronic documents contained in the user's electronic safe deposit box with the updated history of the Business Trust – Single Beneficiary that was viewed in Fig. 14;

5 Fig. 16 shows a menu of electronic documents contained in the user's electronic safe deposit box with the updated history of the Business Trust – Single Beneficiary indicating that the document was moved from the Inbox Contents to the Save Deposit Box Contents;

Fig. 17 shows an exemplary screen to the user that desires to email a document from his electronic safe deposit box;

10 Fig. 18 shows a menu of electronic documents contained in the user's electronic safe deposit box with the updated history of the Business Trust – Single Beneficiary that was emailed in Fig. 17;

Fig. 19 shows a menu of electronic documents contained in the user's electronic safe deposit box with the updated history of the Business Trust – Single Beneficiary indicating that the document was moved from the Save Deposit Box Contents to the Trash Box Contents;

Fig. 20 is an exemplary screen view presented to the user that desires to email a document from his electronic safe deposit box; and

Fig. 21 is an exemplary screen view presented to the user that desires to upload a document from the user's personal computer or server into his electronic safe deposit box.

IV. DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

The present invention relates to an integrated electronic document solution for generating, storing, retrieving, managing, tracking and handling electronic documents. When a user logs on to a network or collection of servers, such as the Internet, the user may access a web site containing a menu-driven series of options. This system incorporates features described in the Provisional Applications entitled "Electronic Legal Form Generator," S/N

60/162,286, and filed on October 28, 1999, and "Electronic Safe Deposit Box," S/N _____, and filed on December 30, 1999, both of which are incorporated herein by reference in their entireties.

5 If the user desires to generate an electronic document, the system directs the user to specify a particular type of document required, along with other pertinent information, in an interactive, real-time environment. When the specific document which is desired to be created has been selected by the user, the user is presented with two "applets," or windows: a question/answer window, and a document-in-progress window, both of which may be simultaneously viewed on screen.

10 In the first applet, the user is presented with a query screen containing a series of questions. For example, in connection with generating a legal document for the organization of a company, the first question might be the name of the company. Additional questions might pertain to address of the company, the officers, and the like. The user responds to the queries in the question/answer window, and the answers appear therein.

15 The second applet initially contains a template or form pertaining the type of document desired. While the user is entering responses to the series of questions presented in the first applet, the second applet updates the electronic document being created for the user. In this way, the user may view both his or her answers to the questions and the document being created. In addition, the user may backtrack and edit information that has been inputted
20 as desired.

When all of the questions in the first applet have been answered, the user may indicate that the system should generate the document for further review and editing. When the user requests that the system generate the document, the answers that have been inputted into the document are sent back to the web site's server. The web site's server labels or "tags" the
25 answers to the date-stamped and archived template that the user has requested to complete. The system then inputs the answers into the date-stamped and archived template and presents

it to the user. The system can present the document at any time after the template has been completed, including several days, months or years after the user completed the document. Therefore, in a preferred embodiment, the system comprises an archiving and retrieval process that is consistent with a virtual electronic safe deposit box, as described below.

5 In connection with the preparation of the document, the system may download all of the questions and template file to the user's browser responsive to the user's document selection type. The system then imports the answers to such questions directly into the template as they are inputted as answers to the particular questions without sending information to the web site's server and only sending answers to the template to the web site's
10 server to generate the template. This method is much faster and more efficient than the prior art system of exchanging information multiple times between the user's browser and the web site's server. By storing the answers separate from the template, archiving and date-stamping the particular template into which the answers are to be inserted and specifying the proper archived, date-stamped legal template to be used within the answer file, the web site's server
15 can more quickly present the requested template with the retrieved answers when requested by the user and the cost of storing only the answers on the web site's server is much smaller than having to store the entire document inclusive of the answers. In a preferred embodiment, the generated document may be output into a rich text format, or .RTF, so that additional edits, including font, bold, underline, italics, and the like, may be made. Alternatively, the
20 document may be output in any other desired format, such as that supported by Microsoft Word. It is contemplated that the generated document may be transferred to a user's electronic safe deposit box which acts a repository of important documents for the user, and the user or other persons designated by the user could retrieve the document days, months or years after the document has been generated.

25 The system could also be used as software to produce and prepare templates other than those templates on the web site's server. For example, the system could be used by a

corporation that already has its own proprietary templates to allow the employees of such corporation to prepare such templates in an interactive, question and answer Intranet or Internet system. The answers would be stored separate from the date-stamped and archived templates to reduce storage space within such corporation's system and allow for faster
5 retrieval of such answers with the date-stamped and archived template at a later date.

Further, the method of storing answers separate from the template allows for "one-click" updating of documents by having a user indicate that the answers should be tied to an updated legal template in lieu of the old template. For example, if a state's laws change as to a living will, the system could present the user with an alternative to attach the answers into
10 an updated document. In essence, the user has reinputted his information into another template without having to retype the information. The system also allows repetitive information to be inserted into multiple templates (e.g., repetitive information inserted into annual corporate minutes for small businesses could be inserted into subsequent annual minutes with the user only having to modify the date of the resolution).

15 Certain electronic document generation systems assist the user in preparing duplicative documents but the user is forced to save/store the entire document, including the duplicative sections of a document. For example, an insurance policy may only contain a limited amount of data that varies between policyholders. A more efficient electronic storage and presentment system is to save/store only the portion of the data that varies between
20 policyholders. When the insurance policy with the particular data is requested for presentment, the particular data is imported into the template for an insurance policy and presented to the user. This document compression methodology reduces electronic storage space because the template is only being saved once but being presented multiple times with the particular data being imported into the document.

25 Another application for electronically prepared documentation is with e-commerce transactions. For example, when computer equipment is purchased online from XYZ

Computer Corporation and the purchaser desires to lease the computer equipment, a computer lease agreement may be generated by XYZ Financial Services and faxed to the purchaser for the purchaser's signature. XYZ Financial Services may charge the user a substantial document preparation fee. The purchaser may then be directed to sign the lease agreement, fax a copy
5 of the lease agreement to XYZ Financial Services. and send the originally signed lease agreement to XYZ Financial Services.

In a preferred embodiment of the present invention, the purchaser is provided with an option to complete the lease agreement in an interactive question and answer format, attach the purchaser's digital signature to the lease agreement and store the lease agreement in an
10 electronic safe deposit box which facilitates the purchaser's subsequent review and electronic transmission of the lease agreement and tracks when the lease agreement was completed, electronically signed by the purchaser and electronically signed by XYZ Financial Services. The digital signature for the purchaser and XYZ Financial Services resides within the system. The digital signature is assigned to the purchaser upon receipt of unique information
15 associated with the purchaser (e.g., social security number, driver's license and credit card information). The purchaser is assigned a unique log-on, pass-phrase and PIN to which the digital signature is associated. When the purchaser inserts his log-on, pass-phrase and PIN, the system identifies the purchaser and associates his digital signature with the purchaser allowing the purchaser to digitally sign the lease agreement. This process greatly simplifies the use of
20 digital signatures because the purchaser need only click the "Sign Document" button to digitally sign the lease agreement. In other words, the system facilitates a "one-click" process to digitally sign an electronic document.

In a preferred embodiment, the system further includes an electronic safe deposit box system (the "ESDB System"). The ESDB System identifies each of the users and each of the
25 electronic files representing written information, data or documents with an alphanumeric code. The ESDB System electronically stores written information, data and documents sent to

the ESDB System: (a) by mail, or by overnight delivery or other private courier/hand delivery in hard copy, which hard copy is electronically scanned and converted it into an electronic file; or (b) by fax, e-mail, modem, or network, which is converted to an electronic file (collectively, "Offline Documents"). A person of ordinary skill in the art would appreciate
5 that information may also be transmitted to the ESDB System by other conventional means.

The ESDB System may be integrated with the electronic document generator described above to present a "virtual" document to the user in which an electronic file containing certain answers to a specified legal template is combined with a separate electronic file containing the specified legal template ("Virtual Documents"). Both the Offline
10 Documents and the Virtual Documents maintained in the ESDB System may be accessed using an open network or group of servers such as the Internet or a closed network or group of servers such as an Intranet or LAN.

Each user is assigned a user identification, password and personal identification number ("PIN"). Upon correct input of the user's identification, password and PIN, the
15 electronic files contained in the ESDB System can be accessed immediately by the user from any computer. This ESDB System eliminates the inherent problems in sending written information, data or documents by mail, overnight delivery or other private courier/hand delivery service, fax or email. The EDSB System also allows the user to retrieve faxes sent to the EDSB System regardless of the user's location by accessing the user's dedicated area
20 within the ESDB System.

This ESDB System allows the user to designate third parties to access certain documents designated by the user within the user's electronic safe deposit box. Upon request by the user, the ESDB System sends the third party an email with a pass-phrase and hypertext link to a location within the System. The third party is then requested to insert the pass-phrase
25 and his email address to access the particular document. The third party may only view or

print specific the document to which the user has previously granted the third party access.

The ESDB System tracks the activity of third parties within the user's electronic safe deposit box, and automatically notifies, by email, the owner of the box of third party's access of the document.

5 In a preferred embodiment of the present invention both the private key and public key reside within the system and the private key is associated with the user through unique pass-phrases, log-on names and personal identification numbers (PIN). By associating the private key with the user and having the private key reside within a centralized closed system, the user is able to digitally sign and encrypt a document within the system by clicking a button
10 marked "Sign Document" – a "one-click" process. The user is also able to digitally sign a document from any computer because the private key resides within a centralized, closed system. This system also allows the user to encrypt and decrypt the documents stored within the ESDB System from any computer.

 The telefacsimile transmission is sent to the user's own dedicated area located within a
15 centralized system's database. The user can then access, modify, download, track and distribute the transmission from any computer by accessing the system. The user will no longer need to check to his telefacsimile machine to receive and review telefacsimiles. The telefacsmile is received by the user in electronic format allowing the user to make modifications to and electronically store and distribute the document without the need to
20 create an electronic copy of the fax by scanning the paper fax copy. Also, the transmission can be encrypted upon its receipt within the user's dedicated area within the centralized system's database. Therefore, this system also eliminates the security breach associated with transmissions sent to a telefacsimile machine by those unauthorized persons who have access to such machine.

25 As is well known in the art, when a user accesses the Internet web site associated with the present invention, the user may enter input information in a member log-in box and

member password box, reflecting the user's login name and password, respectively. Alternatively, this input information may not be required by the web site.

After submitting this information by pressing the "login" key and obtaining authorization from the system to further access the contents of the web site, the user may proceed to a menu of options such as that set forth in Fig. 1. The menu may appear on the screen, such as with respect to menu listings 10, 11 and 12. Assuming the user chooses to access the legal document generating system of the present invention, the user may select the startup and small business option 13 within menu listing 10, shown in Fig. 1.

In one aspect of the present invention, this would bring the user to the start-up and small business legal department home page shown in Fig. 2. If the user selected option 20 in Fig. 2, the user would be presented with a legal form selection shown in Fig. 3.

Upon considering the various options available to the user as set forth, *e.g.*, in start-up and small business legal form selection menu 30 in Fig. 3, the user may select any available option. For purposes of this example of use of the present invention, the user selects the business trusts option 31 by depressing the hyperlink thereby. The user would be presented with screen view in Fig. 4 indicating the particular interactive legal forms currently available under the "Business Trusts" category. The selection is predicated upon the legal need of the user as well as the jurisdiction in which the user is interested. Assuming the user depresses the Business Trust Agreement – Single Beneficiary in option 32, the user will proceed to the document generation screen for the document selected.

In the preferred embodiment, the document generation screen includes three windows. The first window is shown in Fig. 5 and contains general information to assist the user in the generation and storage of the interactive document. The second window is shown in Fig. 6 and contains a series of questions that are pertinent to the document being created in the electronic document in progress ("EDP") shown in Fig. 7. Fig. 7 shows the EDP. Fig. 6 and Fig. 7 are displayed to the user as two separate by simultaneously viewable applets. As a

user responds to the questions, the form is concurrently updated in the EDP Fig. 7 to reflect the user's responses. The form automatically scrolls to the next answer corresponding to the next question presented to the user. In this way, the user may examine the document being created while responding to the questions.

5 For example, Fig. 8 shows the question box 40 after the user has entered a response of "February" for the date in which the agreement is being signed. The EDP in item 41 shown in Fig. 9 is concurrently displayed on the form generation screen. Referring to the EDP window shown in Fig. 9, one can see that the month "February" is translated into the appropriate location in the document, reflecting the response entered by the user in the company name
10 window 40 shown in Fig. 8.

At any time, the user may prompt the system to generate and retrieve the file with the answers and the file with the date-stamped and archived form. The two files are then merged together such that the answers appear to be inserted into the form. In one embodiment, the two merged files are presented to the user in rich-text format so that the user may further edit
15 and review the document or download it to his computer or server. Other output formats, such as those pertaining to commonly utilized word processors or databases, may also be used.

As discussed above, the system and method of the present invention may also include the archival, retrieval, tracking, use and distribution of electronically-stored information, data and documents such as bank records, account statements, insurance policies, tax returns, legal
20 agreements and other forms; and recording and reporting the access to and the activities performed with such electronically-stored information, data and documents. When a user logs on to a network or collection of servers, such as the Internet, an Intranet or a LAN, the user may access a web site containing a menu-driven series of options. These options direct the user to add his or her Member Log-In (also referred to as the user's identification), Member
25 Password and PIN. When all these items correlate to the same user, that user is granted access either to his or her own electronic safe deposit box or to the electronic safe deposit box of

another party. If the user fails to submit all of this information prior to accessing the ESDB System, a message will prompt the user to submit this information before access is granted.

If the user is a member and been given certain rights by the system to move documents into the ESDB System, the user will be presented with a screen as in Fig. 10. This screen indicates that a copy of the document has been automatically placed in the user's inbox. The user's inbox is a component of the ESDB System. If the user depresses the hypertext link 50, he will be presented with the screen shown in Fig. 11.

Fig. 11 is a screen that prompts the user to insert his PIN in box 60 and depress key 61 to gain access to his electronic safe deposit box. The PIN is an alphanumeric code that is between 4 and 12 characters in length.

After the user has gain access to his electronic safe deposit box, he will be presented with the screen shown in Fig. 12. In Fig. 12, the user is greeted by name and shown the electronic documents that are stored in his electronic safe deposit box. The ESDB System bifurcates the user's electronic safe deposit box into 4 components – the inbox contents in menu 70, the save deposit box contents in menu 71, the trash box contents in menu 72 and the document viewing room contents. For electronic documents in the inbox, the user is presented with options to view the document in "VIEW" button 73, delete the document in "DELETE" button 74 and store the document in "STORE" button 75. The user can also review the history of an electronic document by depressing button 76.

If the user depresses button 76 in Fig. 12, the user will be presented with a real-time tracking mechanism that indicates the activity of the document as shown in Fig. 13 at 80. If the user chooses to view the document by depressing the view button 81, the user will be presented with a copy of the electronic document initially in .rtf format as shown in Fig. 14 in a separate window. The user can then review, edit or download the document.

When the user closes the window revealing the document in Fig. 14, he will be presented with Fig. 15 that indicates the electronic documents stored in the ESDB System for

that user. Item 90 indicates the real-time tracking and history of the activity of the electronic document. The user may select button 91 on Fig. 15 that would move a copy of the electronic file from the user's Inbox Contents to the user's Save Deposit Box Contents as shown in Fig. 16.

5 Electronic documents contained in the Save Deposit Box Contents may be viewed by depressing "VIEW" button 101, deleted by moving the document to the Trash Box Contents by depressing "DELETE" button 102, may be emailed by depressing "MAIL" button 103 or may be moved the document viewing room.

 If the user chooses to email the electronic document as an attachment by depressing
10 "MAIL" button 103, he will be presented with a screen shown in Fig. 17. The user may add the recipient's email address in box 110, send a copy of the email to another address placed in box 111 and place a short message to both recipients in box 112. The user would send the email by depressing button 113.

 After the email is sent, the user is returned to his electronic safe deposit box as shown
15 in Fig. 18. The items in menu 120 indicate the history of the electronic document. The information at 121 indicates that the electronic file was emailed and is another example of the real-time tracking of the electronic document. The user can select to delete the electronic document by depressing "DELETE" button 122 as shown in Fig. 18. The electronic document is then moved from the Save Deposit Box Contents to the Trash Box Contents as shown in
20 Fig. 19. Item 130 indicates within the history of the electronic document that the electronic document was moved from the Save Deposit Box Contents to the Trash Box Contents.

 The user has the option of submitting print documents into the ESDB System. The form and instructions for submitting a document in this manner are presented to the user by depressing the hypertext link 131 in Fig. 19. When hypertext link 131 is depressed, the user
25 is presented with the screen shown in Fig. 20. The user can upload the document by depressing hypertext link 132 in Fig. 19. The user is then presented with a screen shown in

Fig. 21 that allows the user to move a copy of an electronic document from the user's personal computer or server to the Inbox Contents of his electronic safe deposit box.

The user has the option of placing a copy of an electronic document from the Save Deposit Box Contents to the Document Viewing Room. When the user moves the document to the Document Viewing Room, the ESDB System will automatically generate an alphanumeric pass-phrase for such electronic document and prompt the user to provide an email address to send the pass-phrase to the recipient. When the email is transmitted, the recipient will receive the email with the pass-phrase and a hypertext link to the ESDB System. When the recipient depresses the hypertext link, the recipient will be presented with a screen welcoming him to the ESDB System. If the recipient's email address and pass-phrase correspond with the information contained in the ESDB System's database with respect to such electronic document, the recipient will be able to view the electronic document. The recipient will not be able to download or modify the electronic document. Future versions of the ESDB System will provide for the email to be encrypted using a double-key process residing within the ESDB System.

The ESDB System will assign a private key and public key to each user (i.e., owner of an electronic safe deposit box). The user may use his public key to encrypt documents within his electronic safe deposit box. The double key system will reside within the ESDB System. The ESDB System will associate the user with his private key when the user provides a unique alphanumeric phrase assigned to the user within the ESDB System. By having the double key system reside within the ESDB System and accessible by providing a alphanumeric phrase, the user will may view his encrypted documents from any computer and the user may digitally sign documents through a "one-click" process in which the user clicks a "SIGN DOCUMENT" button and then provides his unique alphanumeric phrase associated with the user's private key. This process is much simpler than current applications and methods of private and public key systems.

The user may also receive telefacsimiles within his electronic safe deposit box that could be encrypted upon receipt of the transmission using the double key system within the ESDB System. Each user will be assigned a general telefacsimile number with a unique numeric code relating to the user's electronic safe deposit box. When a telefacsimile is sent to
5 such telefax number, it is automatically encrypted when received by the ESDB System and placed in the user's Inbox Contents.

Users may also transfer electronic documents from one electronic safe deposit box within the ESDB System to another electronic safe deposit box within the ESDB System. In order to move a copy of an electronic file from one box to another, the user would depress the
10 "TRANSFER" key in the Save Deposit Box Contents menu. The user would then be prompted to add the unique log-in name of the intended recipient of the electronic document. When the user depresses the "SEND" button, a copy of the electronic document is moved from the user's dedicated area in the ESDB System's database to the recipient's dedicated area within the ESDB System's database. The electronic document never leaves the ESDB
15 System.

The ESDB System generates automatic emails every 24 hours to users who have had activity in their electronic safe deposit box in the prior 24 hours. The ESDB System also generates an automatic monthly and annual email report as a summary of activity during the prior period.

20 In a preferred embodiment, all communications to and from the ESDB System are encrypted using SSL technology. Electronic documents prepared using the electronic form generator are presented to the user or third party in a form template prepared in dynamic HTML with the answer file prepared in Java and Java Script and inserted into the dynamic HTML form template. Other electronic documents that are faxed or scanned into the ESDB
25 System may be converted from a word-processing format or other language into a gif, jpeg, rtf or other standardized file (such as those viewable by Adobe's Acrobat Reader®) and

presented to the user or third party in such file format. Electronic documents that are uploaded into the ESDB System may be converted into gif, jpeg, rtf or other standardized file (such as those viewable by Adobe's Acrobat Reader®) or may remain in the same language as the original uploaded electronic document.

- 5 Attached as Appendices 1 through 5 are java source code printouts for programs which accomplish features of the present invention, including placing the answers from query screens into the EDP window while the user is entering information.

 While the invention has been described in the context of a preferred embodiment, it will be apparent to those skilled in the art that the present invention may be modified in
10 numerous ways and may assume many embodiments other than that specifically set out and described above. Accordingly, it is intended by the appended claims to cover all modifications of the invention that fall within the true scope of the invention.

 Benefits, other advantages, and solutions to problems have been described above with regard to specific embodiments. However, the benefits, advantages, solutions to problems,
15 and any element(s) that may cause any benefit, advantage, or solution to occur or become more pronounced are not to be construed as a critical, required, or essential feature or element of any or all the claims. As used herein, the terms "comprises," "comprising," or any other variation thereof, are intended to cover a non-exclusive inclusion, such that a process, method, article, or apparatus that comprises a list of elements does not include only those elements but
20 may include other elements not expressly listed or inherent to such process, method, article, or apparatus.

CLAIMS

What is claimed is:

1. A computerized system for managing electronic documents by a user over a network
5 of computers comprising:
 - an interactive document generator for generating an electronic document, the
document generator including a connection for a user terminal;
 - an electronic safe deposit box in electronic communication with said document
generator, wherein said electronic safe deposit box stores document
10 content data corresponding to said electronic document;
 - a document handler allowing said user to view and modify said electronic
document from said user terminal and track activity associated with a
user's electronic safe deposit box; and
 - a document transmitter with which said user can cause such electronic
15 document to be transmitted to a third party remote from said systems.
2. The computerized system for managing electronic documents of claim 1, further
comprising a computer telefacsimile receiver that allows documents to be
faxed/encrypted directly into the user's Inbox Contents of his electronic safe deposit
20 box.
3. The computerized system for managing electronic documents of claim 2, further
comprising a computer email sender which automatically notifies the user of box
activity on a periodic basis and allows the user to email electronic documents from his
25 Save Deposit Box Contents.
4. The computerized system for managing electronic documents of claim 3, further
comprising:
 - a private and public key computer generator which automatically assigns
30 private and public keys to users for encryption, decryption and digital
signatures of electronic documents associated with a unique
alphanumeric pass-phrase; and
 - a cipher that enciphers and deciphers electronic documents.
- 35 5. The computerized system of claim 4, wherein said document generator comprises a

document-in-progress window and a question and answer window.

6. The computerized system of claim 5, wherein said document-in-progress window and said question and answer window are simultaneously viewable by said user.
- 5 7. The computerized system of claim 1, wherein said document generator transmits a question and answer file to said user terminal.
8. The computerized system of claim 1, wherein said document generator transmits a template file to said user terminal.
- 10 9. The computerized system of claim 1, wherein said data corresponding to said electronic document comprises an answer file including answers input by said user.
- 15 10. The computerized system of claim 1, wherein said electronic safe deposit box system stores an answer file for the electronic document.
11. The system for generating an electronic document of claim 1, further comprising means to combine the template file and answer file into a document file and present it to the user's terminal.
- 20 12. The computerized system of claim 10, wherein said electronic safe deposit box stores only an answer file for the electronic document and a document indicator, said document indicator identifying the type of document to which the answer file for the electronic document pertains.
- 25 13. The computerized system of claim 3, further comprising electronic document tracking software for real-time tracking of when said electronic document was accessed by said user or a third party.
- 30 14. The computerized system of claim 3, wherein said tracking software tracks, in real-time, when said electronic document is transmitted to a remote location.
- 35 15. The computerized system of claim 3, further comprising communication means to

electronically transmit a message to said user indicating when the electronic document is accessed.

16. The computerized system of claim 3, further comprising communication means to
5 electronically transmit a message to said user indicating when the electronic document is transmitted to another location.
17. The computerized system of claim 3, further comprising means to electronically
10 transmit said document file to an email address within said system for subsequent use by a recipient.
18. The computerized system of claim 9, further comprising means for said user to import
15 data from a first answer file having predetermined answer locations to a second answer file having predetermined answer locations, wherein said data from said predetermined locations of said first answer file is inserted into said predetermined locations of said second answer file.
19. The computerized system of claim 9, further comprising means for automatically
20 inserting selected of said answers in said first answer file into a second answer file.
20. The computerized system of claim 4, further comprising a receiver to receive and
25 route a telefacsimile transmission in the system which can be immediately encrypted upon receipt using a double key system associated with a particular user.
21. The computerized system of claim 4, further comprising assigning means to assign a
30 private key and a public key to said user, said private key and public key both being associated with a unique alphanumeric pass-phrase, to allow said user to encrypt said electronic document within said system.
22. The computerized system of claim 21, wherein said allows said user to decrypt said
electronic document.
- 35 23. The computerized system of claim 4, further comprising assigning means to assign a

private key and a public key to said user, said private key and public key both being associated with a unique alphanumeric pass-phrase, to allow the user to digitally sign electronic documents within the system.

- 5 24. The computerized system of claim 4, further comprising a document sharing subsystem for said user to share said electronic document with a third party, said document sharing subsystem comprising an e-mail notification for notifying said third party, said e-mail notification being sent from said system and including a unique alphanumeric pass-phrase and a hypertext link back to
10 said system, whereby said third party can access said electronic document by submitting said pass-phrase to said system.

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Upcoming Chat

- Weekly Chat Room Celeb Roy Black, Esq.
talk with Mr. Black on Friday night, February 8, 2000, from 8 p.m. to 10 p.m.

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FIG. 1

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- U.S. Supreme Court defines employees who are disabled.
- Congress proposes favorable tax laws for small businesses.
- Florida favorably revises law governing limited liability partnerships.



Upcoming Chat

- How to Attract and Obtain Venture Capital Money by Michael Moritz of Sequoia Capital at 9:00 p.m. (EST) on Friday, February 10, 2000.



Planning Ideas

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FIG. 2

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- Business Trusts — KEY 31
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- Corporations-Employees — MENU 30
- Corporations-Operations
- Corporations-Formations
- Corporations-Financing and Loans
- Corporations-Debt and Equity
- Corporations-Voting and Securities

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FIG. 3

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Legal Form Categories:

- Business Trusts — **KEY 31**
 - Business Trust Agreement-Multiple Beneficiaries
 - Business Trust Agreement-Single Beneficiaries
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- Corporations-Operations
- Corporations-Formations
- Corporations-Financing and Loans
- Corporations-Debt and Equity
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FIG. 4

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FIG. 5

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FIG. 6



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Business Trust Agreement - Single Beneficiary

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"You have chosen to prepare a Business Trust Agreement for a single beneficiary. This agreement is used to define the rights and responsibilities of the beneficiary and trustee(s) of a business trust. The form business trust agreement is separated into the following Articles: (a) Article I Definitions; (b) Article II Organization; (c) Article III Spendthrift Provision and Beneficiary; (d) Article IV Use of Trust Funds; (e) Article V Authority and duties of Trustee; (f) Article VI Compensation and Indemnification of Trustee; (h) Article VII Revocation of Trust; (i) Article VIII Successor and Additional Trustees; and (j) Article IX Miscellaneous. This business trust agreement is structured for use by a single beneficiary and provides that the beneficiary retains the right to amend, revoke or terminate the business trust agreement at any time. For federal income tax purposes, the business trust agreement is structured so that the business trust is disregarded as an entity separate from the beneficiary. In other words, the beneficiary would report all income, gain, loss, deductions and credits for federal income tax purposes as if the beneficiary owned the trust property directly. If the business trust has two or more beneficiaries or has a beneficiary other than a resident or citizen of the United States, the business trust could be recognized either as a partnership or a corporation for federal income tax purposes which would be significantly different from being disregarded as an entity separate from the single beneficiary. You should consult with a tax professional as to the specific state and federal tax consequences related to you. You would use this business trust agreement in order to limit the liability of the beneficiary with respect to the property owned by the business trust or the business activities conducted by the business trust. You may also want to use this business trust agreement if the beneficiary desires not to disclose to the public that the beneficiary owns an interest in the trust property or business activity. In order to complete the business trust agreement, please answer the following questions."

What is the month in which the agreement is being signed?:

Please use the TAB key.

What is the day of the month on which the agreement is being signed?:

Please use the TAB key.

What is the year in which the agreement is being signed?:

Please use the TAB key.

What is the name of the trustee(s) of the business trust?:

Please use the TAB key.

What is the name of the beneficiary of the business trust?:

Please use the TAB key.

"If the beneficiary is an individual, the fiscal year of the trust will generally end on December 31 of each year. You may want to review the selection of the fiscal year of the Trust and the method of accounting used by the trust to recognize income and expenses for income tax purposes with your tax professional. What is the last day of the fiscal year of the business trust?":

Please use the TAB key.

What is the property initially being contributed to the business trust?:

Please use the TAB key.

What is the name of the business trust?:

Please use the TAB key.

The street address of the business trust is the place at which the records of the business trust are maintained and must be located within the state in which the business trust was created. What is the street address (no P.O. box) of the business trust?:

Please use the TAB key.

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REVOCABLE BUSINESS TRUST AGREEMENT

THIS REVOCABLE BUSINESS TRUST AGREEMENT, dated as of _____, _____, _____ by and between _____, as trustee, and _____, as beneficiary.

ARTICLE I - DEFINITIONS

1.01. **Capitalized Terms.** For purposes of this Agreement, the following terms shall have the meanings set forth below:

"Agreement" means this Revocable Business Trust Agreement, as it may be amended from time to time.

"Beneficiary" means _____.

"Code" means the Internal Revenue Code of 1986, as it may be amended from time-to-time, and the regulations promulgated thereunder.

"Eligible Investments" means such securities, investments or other property authorized for investment under applicable law.

"Fiscal Year" means the year ending on _____.

"Trustee" collectively means _____ and all successor and additional trustees appointed under this Agreement.

"Trust" means the business trust established by this Agreement.

"Trust Property" means all right, title and interest of the Trustee in and to any property contributed to the Trust by the Beneficiary, including _____, or otherwise acquired by the Trust, including all distributions, payments or proceeds of such property.

ARTICLE II - ORGANIZATION

2.01. **Name.** The trust created by this Agreement shall be known as _____ in which name the Trustee may (a) hold or otherwise take title to property, (b) make and execute deeds, mortgages, leases, contracts and other instruments, (c) acquire, mortgage, lease, convey and transfer real estate or other property and (d) sue and be sued.

2.02 **Office of Trust.** The office of the Trust shall be _____, or at such other address within _____ as may be designated by the Trustee.

2.03 **Purposes and Powers.** The purpose of the Trust is to engage in all lawful activities, including taking title to the Trust Property.

2.04 **Appointment of Trustee.** The Beneficiary hereby appoints the Trustee as the trustee of the Trust. The Trustee accepts appointment as the trustee of the Trust and agrees to manage the Trust pursuant to the terms of this Agreement.

2.05 **Declaration of Trust.** The Trustee hereby declares that the Trustee will hold the Trust Property in trust upon and subject to the conditions set forth herein for the use and benefit of the Beneficiary, subject to the obligations or the intention of the parties here to that the Trust constitute a business trust under the laws of the State of _____.

2.06 **Liabilities of Trust.** The Beneficiary shall not be personally liable for any liabilities or obligations of the Trust.

2.07 **Situs of Trust.** The Trust will be located and administered in the State of _____ at the office of the Trust set forth above.

ARTICLE III - SPENDTHRIFT PROVISION AND BENEFICIARY

3.01 **Spendthrift Provision.** Neither the Trust Property nor the income payable or to become payable to the Beneficiary under this Agreement shall be subject to anticipation or assignment by the Beneficiary, or to attachment by or to the interference or control of any creditor of the Beneficiary, or be taken or reached by any legal or equitable process in satisfaction of any debt or liability of the Beneficiary prior to its actual receipt by the Beneficiary. The Trust Property and the income related to the Trust Property shall be paid by the Trustee directly to or for the use of the Beneficiary without regard to any assignment, attachment, judgment, order or any other claim.

FIG. 7

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FIG. 8



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Business Trust Agreement - Single Beneficiary

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"You have chosen to prepare a Business Trust Agreement for a single beneficiary. This agreement is used to define the rights and responsibilities of the beneficiary and trustee(s) of a business trust. The form business trust agreement is separated into the following Articles: (a) Article I Definitions; (b) Article II Organization; (c) Article III Spendthrift Provision and Beneficiary; (d) Article IV Use of Trust Funds; (e) Article V Authority and duties of Trustee; (f) Article VI Compensation and Indemnification of Trustee; (h) Article VII Revocation of Trust; (i) Article VIII Successor and Additional Trustees; and (j) Article IX Miscellaneous. This business trust agreement is structured for use by a single beneficiary and provides that the beneficiary retains the right to an end, revoke or terminate the business trust agreement at any time. For federal income tax purposes, the business trust agreement is structured so that the business trust is disregarded as an entity separate from the beneficiary. In other words, the beneficiary would report all income, gain, loss, deductions and credits for federal income tax purposes as if the beneficiary owned the trust property directly. If the business trust has two or more beneficiaries or has a beneficiary other than a resident or citizen of the United States, the business trust could be recognized either as a partnership or a corporation for federal income tax purposes which would be significantly different from being disregarded as an entity separate from the single beneficiary. You should consult with a tax professional as to the specific state and federal tax consequences related to you. You would use this business trust agreement in order to limit the liability of the beneficiary with respect to the property owned by the business trust or the business activities conducted by the business trust. You may also want to use this business trust agreement if the beneficiary desires not to disclose to the public that the beneficiary owns an interest in the trust property or business activity. In order to complete the business trust agreement, please answer the following questions."

What is the month in which the agreement is being signed?:

February

40

February

Please use the TAB key.

What is the day of the month on which the agreement is being signed?:

Please use the TAB key.

What is the year in which the agreement is being signed?:

Please use the TAB key.

What is the name of the trustee(s) of the business trust?:

Please use the TAB key.

What is the name of the beneficiary of the business trust?:

Please use the TAB key.

"If the beneficiary is an individual, the fiscal year of the trust will generally end on December 31 of each year. You may want to review the selection of the fiscal year of the Trust and the method of accounting used by the trust to recognize income and expenses for income tax purposes with your tax professional. What is the last day of the fiscal year of the business trust?":

Please use the TAB key.

What is the property initially being contributed to the business trust?:

Please use the TAB key.

What is the name of the business trust?:

Please use the TAB key.

The street address of the business trust is the place at which the records of the business trust are maintained and must be located within the state in which the business trust was created. What is the street address (no P.O. box) of the business trust?:

Please use the TAB key.

9/23**REVOCABLE BUSINESS TRUST AGREEMENT**

THIS REVOCABLE BUSINESS TRUST AGREEMENT, dated as of ⁴¹February, _____,
 _____ by and between _____, as trustee, and _____, as beneficiary.

ARTICLE I - DEFINITIONS

1.01. Capitalized Terms. For purposes of this Agreement, the following terms shall have the meanings set forth below:

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"Fiscal Year" means the year ending on _____.

"Trustee" collectively means _____ and all successor and additional trustees appointed under this Agreement.

"Trust" means the business trust established by this Agreement.

"Trust Property" means all right, title and interest of the Trustee in and to any property contributed to the Trust by the Beneficiary, including _____, or otherwise acquired by the Trust, including all distributions, payments or proceeds of such property.

ARTICLE II - ORGANIZATION

2.01. Name. The trust created by this Agreement shall be known as _____ in which name the Trustee may (a) hold or otherwise take title to property, (b) make and execute deeds, mortgages, leases, contracts and other instruments, (c) acquire, mortgage, lease, convey and transfer real estate or other property and (d) sue and be sued.

2.02 Office of Trust. The office of the Trust shall be _____, or at such other address within _____ as may be designated by the Trustee.

2.03 Purposes and Powers. The purpose of the Trust is to engage in all lawful activities, including taking title to the Trust Property.

FIG. 9

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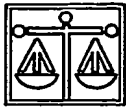
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FIG. 10

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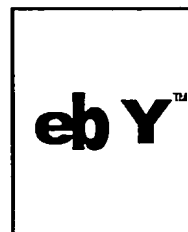
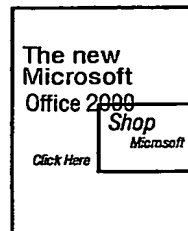
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FIG. 11

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▶ Business Trust Agreement-Multiple Beneficiaries	View	Delete	Store
▶ Business Trust Agreement-Multiple Beneficiaries	View	Delete	Store
▶ rEPORT	View	Delete	Store
▶ Business Trust Agreement-Single Beneficiary	View	Delete	Store
▶ Business Trust Agreement-Single Beneficiary	View	Delete	Store
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▶ Business Trust Agreement-Single Beneficiary	View	Delete	Store

	Save Deposit Box Contents:		
▶ Business Trust Agreement-Multiple Beneficiaries	View	Delete	Mail
▶ Business Trust Agreement-Multiple Beneficiaries	View	Delete	Mail
▶ Business Trust Agreement-Multiple Beneficiaries	View	Delete	Mail

FIG. 12A

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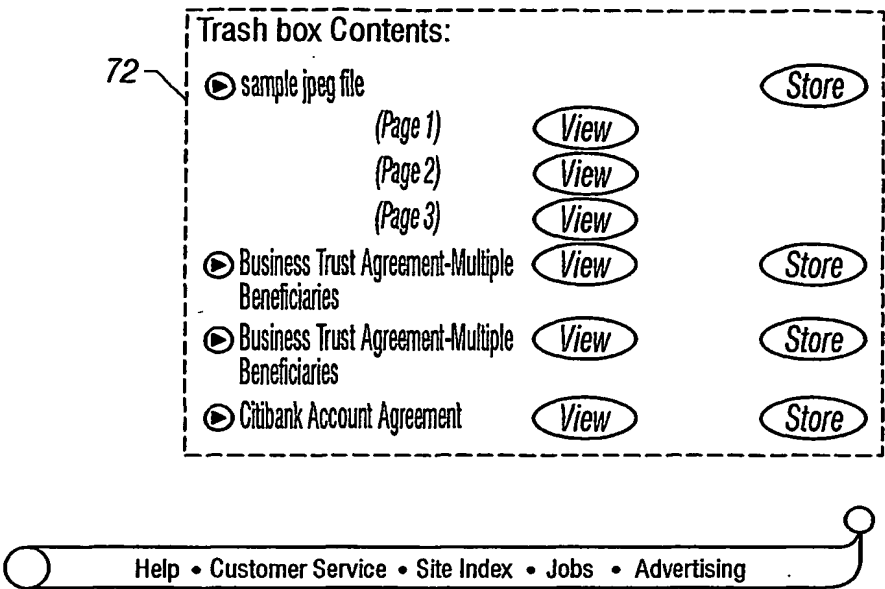


FIG. 12B

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FIG. 13

15/23**REVOCABLE BUSINESS TRUST AGREEMENT**

THIS REVOCABLE BUSINESS TRUST AGREEMENT, dated as of February _____,
_____ by and between _____, as trustee, and _____, as beneficiary.

ARTICLE I - DEFINITIONS

1.01. Capitalized Terms. For purposes of this Agreement, the following terms shall have the meanings set forth below:

"Agreement" means this Revocable Business Trust Agreement, as it may be amended from time to time.

"Beneficiary" means _____.

"Code" means the Internal Revenue Code of 1986, as it may be amended from time-to-time, and the regulations promulgated thereunder.

"Eligible Investments" means such securities, investments or other property authorized for investment under applicable law.

"Fiscal Year" means the year ending on _____.

"Trustee" collectively means _____ and all successor and additional trustees appointed under this Agreement.

"Trust" means the business trust established by this Agreement.

"Trust Property" means all right, title and interest of the Trustee in and to any property contributed to the Trust by the Beneficiary, including _____, or otherwise acquired by the Trust, including all distributions, payments or proceeds of such property.

ARTICLE II - ORGANIZATION

2.01. **Name.** The trust created by this Agreement shall be known as _____ in which name the Trustee may (a) hold or otherwise take title to property, (b) make and execute deeds, mortgages, leases, contracts and other instruments, (c) acquire, mortgage, lease, convey and transfer real estate or other property and (d) sue and be sued.

2.02 **Office of Trust.** The office of the Trust shall be _____, or at such other address within _____ as may be designated by the Trustee.

2.03 **Purposes and Powers.** The purpose of the Trust is to engage in all lawful activities, including taking title to the Trust Property.

FIG. 14

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FIG. 15

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FIG. 16

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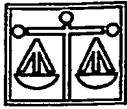
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FIG. 17

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FIG. 18

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FIG. 19B

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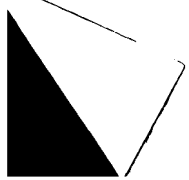
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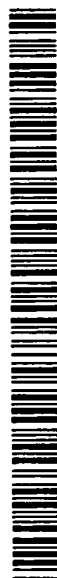


(43) International Publication Date
7 September 2001 (07.09.2001)

PCT

(10) International Publication Number
WO 01/65414 A3

- (51) International Patent Classification⁷: **G06F 17/30** (74) Agent: **DINOVO, Andrew, G.**; Vinson & Elkins L.L.P.,
2300 First City Tower, 1001 Fannin, Houston, TX 77002-
6760 (US).
- (21) International Application Number: **PCT/US01/06419**
- (22) International Filing Date: **28 February 2001 (28.02.2001)** (81) Designated States (*national*): **AU, CA, CN, JP, MX, RU.**
- (25) Filing Language: **English** (84) Designated States (*regional*): **European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR).**
- (26) Publication Language: **English**
- (30) Priority Data: **09/514,726** **28 February 2000 (28.02.2000)** **US** Published:
— *with international search report*
- (71) Applicant: **B4BPARTNER, INC.** [US/US]; Suite 201, (88) Date of publication of the international search report:
300 Sevilla Avenue, Coral Gables, FL 33134 (US). **21 March 2002**
- (72) Inventors: **WELLS, Thomas, O.**; 1301 Sorolla Avenue, *For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*
Coral Gables, FL 33134 (US). **YEE, Eric, K.**; 917 Tendilla Avenue, Coral Gables, FL 33134 (US).



WO 01/65414 A3

(54) Title: **COMPUTERIZED COMMUNICATION PLATFORM FOR ELECTRONIC DOCUMENTS**

(57) Abstract: An integrated electronic document management system and method is disclosed for generating, storing, retrieving, handling, tracking, transmitting, encrypting, decrypting and using electronic documents in a network or online environment. When generating a document, a template and question and answer file are communicated to the user's browser corresponding to a user-selected document type. Answers to the questions are input directly into the document-in-progress as they are entered by the user. An answer file is then sent to a server to generate the electronic document. The electronic document may be securely stored in an electronic safe deposit box. Activity with an electronic safe deposit box is tracked, and automatic email notices are periodically sent to users of the computer network. The network further facilitates the issuance of a private and public key to users associated with a unique alphanumeric pass-phrase allowing the user to encrypt, decrypt and digitally sign electronic documents within the computer network.

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 01/06419

A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 G06F17/30

According to International Patent Classification (IPC) or to both national classification and IPC

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Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	EP 0 940 945 A (AT & T CORP) 8 September 1999 (1999-09-08) abstract claims 1,8	1,4, 21-23
A	WO 97 09682 A (ELONEX PLC) 13 March 1997 (1997-03-13) abstract	1-3
A	US 5 729 751 A (SCHOOLCRAFT ALAN L) 17 March 1998 (1998-03-17) abstract	5-12,19
A	WO 98 01807 A (POLYDOC NV ;RUTTEN HUBERT JOSEPH MARIE (NL); RUYSSSEVELT FRANK VAN) 15 January 1998 (1998-01-15) abstract	1,13,14



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EP 0940945	A	08-09-1999	EP 0940945 A2	08-09-1999
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